
State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2018 PCS_IFA Round 5		
Project Name/Number:	2018 PCS_IFA Round 5/2018 PCS_IFA Round 5		

Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2018 PCS_IFA Round 5
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	08/17/2018
SERFF Tr Num:	GEFA-131601709
SERFF Status:	Assigned
State Tr Num:	GEFA-131601709
State Status:	Received Review in Progress
Co Tr Num:	2018 PCS_IFA ROUND 5
Implementation	On Approval
Date Requested:	
Author(s):	Richard Cromwell, Ronald Jackson, June Lipscomb, Jeanette Mai
Reviewer(s):	Jim Lavery (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed aggregate 46.9% (49% on unlimited BPs and 45% on limited BPs) increase on 2,475 policyholders of Genworth forms 7000 and 7020 (the PCS series).

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2018 PCS_IFA Round 5
Project Name/Number: 2018 PCS_IFA Round 5/2018 PCS_IFA Round 5

Filing Company: Genworth Life Insurance Company

General Information

Project Name: 2018 PCS_IFA Round 5
Project Number: 2018 PCS_IFA Round 5
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 46.9%

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 04/02/2018
Domicile Status Comments: N/A
Market Type: Individual
Individual Market Type:
Filing Status Changed: 08/20/2018
State Status Changed: 08/21/2018
Created By: Ronald Jackson
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

RE:Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
Policy Forms: 7000 et al, 7020 et al

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review.

In this filing, GLIC requests a premium rate increase of 49% for lifetime benefits and 45% for limited benefits on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Pennsylvania.

GLIC will offer insureds affected by the premium increase several options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

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Product Compliance
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Richmond, VA 23261-7601

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804-289-6725 [Phone]
804-281-6916 [FAX]

Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 4011	Company Type: LifeHealth &
Richmond, VA 23230	Group Name:	Annuity
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2018 PCS_IFA Round 5
Project Name/Number: 2018 PCS_IFA Round 5/2018 PCS_IFA Round 5

Retaliatory? Yes

Fee Explanation: DE, the domiciliary state, requires \$100 for a rate submission.

Per Company: Yes

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$100.00	08/17/2018	145371540

SERFF Tracking #:	GEFA-131601709	State Tracking #:	GEFA-131601709	Company Tracking #:	2018 PCS_IFA ROUND 5
State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	2018 PCS_IFA Round 5				
Project Name/Number:	2018 PCS_IFA Round 5/2018 PCS_IFA Round 5				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	13.100%
Effective Date of Last Rate Revision:	12/05/2017
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	GEFA-131152774

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	46.900%	46.900%	\$3,937,885	2,475	\$8,389,992	49.000%	45.000%

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2018 PCS_IFA Round 5		
Project Name/Number:	2018 PCS_IFA Round 5/2018 PCS_IFA Round 5		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7000 et al, 7020 et al	Revised	Previous State Filing Number: GEFA-131152774 Percent Rate Change Request: 46.9	PA PCS I Rate Tables Appendix A 20180810.pdf, PA PCS I Rate Tables Appendix B 20180810.pdf,

Appendix A

Genworth Life Insurance Company
Current-Year PremiumsForms 7000 et al, 7020 et al
Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	77.28	67.92	60.88	110.07	93.67	84.32	152.22	133.48	119.43
46	77.28	67.92	63.23	112.41	96.03	86.65	154.57	135.83	121.76
47	79.62	70.27	63.23	114.75	98.35	88.98	159.24	138.15	124.11
48	79.62	70.27	63.23	117.09	100.71	91.32	159.24	140.51	126.46
49	81.96	72.59	65.56	117.09	100.71	91.32	161.59	140.51	126.46
50	81.96	72.59	65.56	117.09	103.04	93.67	163.91	142.85	128.81
51	84.32	72.59	65.56	119.43	105.36	96.03	166.27	142.85	128.81
52	84.32	74.94	67.92	124.11	107.72	98.35	168.61	147.52	133.48
53	88.98	77.28	70.27	131.14	114.75	105.36	175.63	152.22	138.15
54	91.32	79.62	72.59	138.15	121.76	110.07	182.66	159.24	142.85
55	98.35	86.65	77.28	147.52	128.81	117.09	187.36	163.91	149.87
56	103.04	88.98	79.62	154.57	135.83	124.11	196.70	170.96	154.57
57	112.41	96.03	84.32	166.27	147.52	133.48	208.41	182.66	163.91
58	119.43	103.04	91.32	177.98	156.90	142.85	220.14	194.37	175.63
59	128.81	112.41	100.71	192.02	166.27	149.87	236.52	206.07	185.00
60	140.51	121.76	110.07	206.07	180.31	161.59	250.56	220.14	199.06
61	149.87	131.14	119.43	220.14	192.02	173.29	269.31	236.52	215.44
62	163.91	145.20	131.14	238.86	206.07	185.00	285.71	250.56	227.16
63	175.63	154.57	140.51	255.24	222.46	199.06	304.43	266.95	243.55
64	185.00	163.91	149.87	273.99	238.86	215.44	320.82	281.01	255.24
65	196.70	173.29	159.24	292.72	255.24	229.49	339.55	299.74	271.64
66	210.76	187.36	173.29	316.14	276.34	248.23	360.64	316.14	288.03
67	229.49	203.75	185.00	339.55	295.05	266.95	386.38	341.90	311.44
68	250.56	222.46	203.75	365.31	318.49	288.03	419.18	367.66	332.53
69	273.99	243.55	222.46	393.43	346.58	313.79	451.97	395.75	358.29
70	302.10	269.31	245.88	423.86	372.34	337.21	487.09	426.21	384.06
71	332.53	295.05	271.64	458.99	402.79	365.31	526.90	461.34	419.18
72	367.66	327.83	299.74	501.13	440.25	400.44	573.73	501.13	451.97
73	407.47	360.64	330.19	552.67	484.74	440.25	620.56	545.63	494.12
74	451.97	398.09	362.98	611.22	536.27	484.74	674.42	594.82	540.95
75	501.13	440.25	398.09	672.09	590.13	533.92	730.64	643.99	587.77
76	554.99	484.74	437.91	737.65	646.32	585.45	791.52	702.54	641.65
77	613.54	536.27	484.74	805.57	704.86	639.30	857.09	758.74	693.17
78	672.09	590.13	533.92	871.14	763.41	693.17	922.65	817.29	747.02
79	732.97	646.32	587.77	936.71	824.30	749.36	992.92	875.84	796.20
80	798.54	709.56	648.67	1,006.97	887.53	807.91	1,067.85	939.04	852.39
81	873.48	777.45	714.25	1,086.56	957.79	871.14	1,149.81	1,006.97	913.28
82	957.79	854.74	786.84	1,175.57	1,037.40	943.72	1,236.44	1,084.24	981.20
83	1,056.14	941.40	864.11	1,278.60	1,128.72	1,028.03	1,337.15	1,168.56	1,056.14
84	1,168.56	1,039.75	955.44	1,400.38	1,236.44	1,126.40	1,449.55	1,269.23	1,149.81
85	1,273.92	1,133.42	1,042.08	1,526.83	1,348.86	1,227.08	1,580.70	1,383.99	1,252.84
86	1,388.67	1,236.44	1,135.77	1,665.01	1,470.62	1,337.15	1,723.55	1,508.10	1,365.26
87	1,512.78	1,348.86	1,238.80	1,814.88	1,604.11	1,456.59	1,878.09	1,643.92	1,487.02
88	1,648.61	1,470.62	1,351.19	1,978.79	1,749.31	1,587.72	2,046.72	1,791.44	1,620.50
89	1,796.13	1,604.11	1,472.98	2,156.77	1,906.21	1,730.56	2,231.71	1,953.03	1,765.70
90	1,957.73	1,749.31	1,606.46	2,351.14	2,077.15	1,887.47	2,433.09	2,128.67	1,924.94
91	2,133.37	1,906.21	1,751.64	2,561.90	2,264.51	2,058.43	2,653.21	2,320.70	2,098.23
92	2,325.38	2,077.15	1,908.53	2,791.39	2,468.22	2,243.42	2,892.09	2,529.12	2,287.91
93	2,533.78	2,264.51	2,079.49	3,041.96	2,690.69	2,444.81	3,152.02	2,756.25	2,493.98
94	2,760.94	2,468.22	2,266.83	3,315.95	2,931.89	2,664.94	3,435.38	3,004.49	2,718.81

Appendix A

Genworth Life Insurance Company
Current-Year PremiumsForms 7000 et al, 7020 et al
Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	93.67	81.96	74.94	133.48	121.76	112.41	189.68	170.96	159.24
46	96.03	91.32	77.28	135.83	124.11	114.75	192.02	173.29	161.59
47	98.35	93.67	79.62	138.15	126.46	117.09	196.70	177.98	163.91
48	98.35	93.67	79.62	140.51	126.46	117.09	199.06	180.31	166.27
49	100.71	93.67	79.62	142.85	128.81	119.43	201.40	182.66	168.61
50	100.71	96.03	81.96	145.20	131.14	121.76	201.40	182.66	168.61
51	103.04	98.35	84.32	149.87	133.48	124.11	206.07	185.00	170.96
52	105.36	100.71	84.32	152.22	138.15	128.81	210.76	189.68	175.63
53	110.07	103.04	86.65	161.59	145.20	133.48	217.79	194.37	180.31
54	114.75	107.72	91.32	170.96	154.57	142.85	224.80	201.40	185.00
55	119.43	112.41	96.03	182.66	163.91	149.87	236.52	210.76	192.02
56	126.46	119.43	103.04	192.02	173.29	159.24	248.23	220.14	201.40
57	135.83	128.81	110.07	206.07	185.00	170.96	259.95	231.84	213.10
58	147.52	138.15	117.09	222.46	199.06	182.66	278.66	245.88	222.46
59	156.90	149.87	126.46	241.19	213.10	194.37	297.40	262.27	238.86
60	170.96	161.59	138.15	257.60	227.16	208.41	318.49	281.01	255.24
61	185.00	173.29	149.87	278.66	245.88	222.46	341.90	302.10	273.99
62	199.06	187.36	159.24	299.74	264.62	241.19	362.98	318.49	290.39
63	213.10	201.40	173.29	318.49	281.01	257.60	384.06	339.55	309.11
64	227.16	215.44	185.00	339.55	302.10	276.34	407.47	358.29	325.50
65	243.55	229.49	196.70	360.64	320.82	295.05	428.54	379.37	346.58
66	259.95	245.88	210.76	386.38	346.58	318.49	456.64	402.79	367.66
67	283.35	269.31	229.49	419.18	374.69	344.26	487.09	430.87	393.43
68	309.11	292.72	250.56	451.97	405.13	372.34	524.57	463.67	423.86
69	339.55	323.16	276.34	494.12	440.25	402.79	566.71	501.13	458.99
70	372.34	353.59	304.43	538.61	477.73	437.91	613.54	543.29	496.46
71	409.82	391.07	334.88	587.77	522.21	477.73	665.06	590.13	540.95
72	451.97	433.23	372.34	646.32	571.38	522.21	721.25	641.65	587.77
73	503.47	480.07	412.14	709.56	627.61	573.73	786.84	700.19	643.99
74	559.68	533.92	456.64	777.45	688.48	629.93	859.45	765.76	702.54
75	622.91	592.46	505.82	852.39	754.05	688.48	939.04	836.00	765.76
76	688.48	653.37	557.34	932.03	824.30	754.05	1,021.00	906.27	831.33
77	761.07	721.25	618.22	1,018.68	901.59	824.30	1,110.01	985.88	903.93
78	836.00	793.84	679.10	1,105.32	981.20	899.24	1,196.65	1,065.52	976.52
79	913.28	866.45	742.34	1,194.30	1,063.16	976.52	1,287.98	1,145.11	1,051.47
80	992.92	946.08	812.60	1,292.65	1,152.17	1,058.48	1,388.67	1,231.76	1,128.72
81	1,086.56	1,037.40	889.88	1,400.38	1,250.51	1,149.81	1,491.71	1,325.46	1,215.38
82	1,189.62	1,138.11	978.87	1,522.15	1,358.24	1,250.51	1,611.13	1,430.83	1,311.39
83	1,313.74	1,255.20	1,079.56	1,657.98	1,482.34	1,365.26	1,744.61	1,550.26	1,421.45
84	1,454.23	1,391.02	1,194.30	1,819.56	1,625.19	1,496.38	1,896.84	1,686.06	1,545.57
85	1,585.37	1,515.14	1,302.02	1,983.49	1,770.38	1,632.22	2,067.76	1,838.29	1,683.74
86	1,728.22	1,650.97	1,419.11	2,161.46	1,929.62	1,779.74	2,252.79	2,004.56	1,835.94
87	1,882.79	1,798.49	1,547.92	2,355.83	2,102.91	1,938.99	2,456.52	2,184.87	2,002.21
88	2,051.38	1,960.07	1,686.06	2,568.93	2,292.59	2,114.62	2,676.65	2,381.58	2,182.54
89	2,236.40	2,135.69	1,838.29	2,800.76	2,498.67	2,304.30	2,917.84	2,597.02	2,379.24
90	2,437.79	2,327.71	2,004.56	3,053.67	2,723.47	2,512.73	3,180.13	2,831.19	2,592.33
91	2,657.90	2,536.14	2,184.87	3,327.66	2,969.37	2,739.85	3,465.82	3,086.45	2,826.51
92	2,896.77	2,763.30	2,381.58	3,627.41	3,236.32	2,985.76	3,777.28	3,365.12	3,081.79
93	3,156.70	3,011.53	2,597.02	3,952.91	3,526.71	3,255.05	4,116.83	3,667.22	3,358.09
94	3,440.06	3,283.16	2,831.19	4,308.86	3,845.19	3,547.77	4,486.84	3,997.39	3,660.18

Appendix A

Genworth Life Insurance Company
Current-Year PremiumsForms 7000 et al, 7020 et al
Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	107.72	93.67	84.32	149.87	138.15	131.14	215.44	196.70	185.00
46	110.07	93.67	84.32	152.22	140.51	133.48	217.79	199.06	187.36
47	110.07	96.03	86.65	154.57	142.85	135.83	220.14	203.75	192.02
48	112.41	98.35	88.98	156.90	145.20	138.15	222.46	206.07	194.37
49	112.41	98.35	88.98	159.24	147.52	138.15	224.80	206.07	194.37
50	114.75	100.71	91.32	161.59	149.87	140.51	227.16	208.41	196.70
51	117.09	100.71	91.32	166.27	152.22	142.85	231.84	213.10	199.06
52	117.09	105.36	96.03	173.29	159.24	149.87	238.86	215.44	201.40
53	121.76	110.07	100.71	182.66	166.27	154.57	245.88	222.46	208.41
54	128.81	114.75	105.36	192.02	173.29	161.59	255.24	231.84	215.44
55	135.83	121.76	112.41	203.75	185.00	170.96	266.95	238.86	220.14
56	142.85	126.46	117.09	217.79	196.70	182.66	281.01	250.56	229.49
57	152.22	135.83	126.46	234.18	210.76	194.37	297.40	264.62	243.55
58	163.91	147.52	135.83	250.56	224.80	208.41	316.14	278.66	255.24
59	177.98	159.24	145.20	271.64	241.19	222.46	339.55	299.74	273.99
60	189.68	168.61	154.57	292.72	262.27	241.19	362.98	320.82	292.72
61	206.07	182.66	168.61	318.49	281.01	257.60	386.38	341.90	313.79
62	222.46	199.06	182.66	339.55	302.10	278.66	414.49	367.66	334.88
63	238.86	210.76	192.02	360.64	323.16	297.40	440.25	388.74	353.59
64	252.92	224.80	206.07	384.06	344.26	318.49	463.67	409.82	374.69
65	271.64	238.86	217.79	407.47	367.66	339.55	489.42	430.87	393.43
66	292.72	259.95	236.52	433.23	391.07	362.98	517.53	458.99	419.18
67	318.49	281.01	257.60	468.35	423.86	393.43	554.99	491.78	449.62
68	348.92	309.11	283.35	512.85	461.34	426.21	599.50	531.58	484.74
69	381.70	339.55	311.44	559.68	501.13	463.67	646.32	573.73	526.90
70	419.18	372.34	341.90	615.89	550.33	505.82	697.85	622.91	571.38
71	461.34	412.14	379.37	676.78	601.84	552.67	754.05	674.42	622.91
72	510.51	456.64	419.18	742.34	660.38	604.16	821.96	735.33	679.10
73	569.06	508.18	468.35	812.60	723.60	662.72	899.24	805.57	742.34
74	632.28	564.37	519.89	889.88	789.18	723.60	985.88	880.49	810.24
75	702.54	627.61	578.43	971.83	864.11	793.84	1,077.23	960.13	882.85
76	779.81	695.50	639.30	1,060.82	946.08	868.79	1,175.57	1,046.77	960.13
77	859.45	765.76	704.86	1,159.18	1,035.08	950.76	1,276.25	1,138.11	1,044.43
78	943.72	843.05	775.13	1,259.86	1,126.40	1,037.40	1,381.64	1,229.43	1,128.72
79	1,030.37	920.32	847.72	1,367.58	1,222.41	1,126.40	1,487.02	1,325.46	1,217.72
80	1,121.71	1,002.27	922.65	1,482.34	1,327.78	1,224.75	1,599.43	1,428.49	1,313.74
81	1,227.08	1,095.95	1,009.31	1,608.81	1,444.87	1,334.79	1,723.55	1,538.54	1,416.78
82	1,346.51	1,203.66	1,107.66	1,751.64	1,573.67	1,454.23	1,859.36	1,662.66	1,531.53
83	1,484.67	1,325.46	1,220.06	1,913.23	1,718.85	1,590.06	2,018.60	1,805.50	1,662.66
84	1,646.26	1,472.98	1,355.89	2,095.88	1,882.79	1,742.27	2,196.58	1,964.74	1,810.19
85	1,793.80	1,606.46	1,477.66	2,285.56	2,051.38	1,899.18	2,393.30	2,142.71	1,974.12
86	1,955.39	1,751.64	1,611.13	2,491.64	2,236.40	2,070.12	2,608.72	2,334.75	2,152.08
87	2,131.01	1,908.53	1,756.33	2,716.45	2,437.79	2,257.45	2,842.89	2,545.51	2,346.46
88	2,323.04	2,079.49	1,915.57	2,959.99	2,657.90	2,461.19	3,098.17	2,775.00	2,557.23
89	2,531.46	2,266.83	2,088.86	3,226.95	2,896.77	2,683.66	3,376.83	3,025.56	2,786.70
90	2,758.60	2,470.58	2,276.20	3,517.34	3,156.70	2,924.88	3,681.26	3,297.19	3,037.28
91	3,006.83	2,693.04	2,479.93	3,833.48	3,440.06	3,187.16	4,011.45	3,594.62	3,311.26
92	3,278.48	2,936.59	2,702.41	4,177.72	3,749.17	3,472.85	4,372.09	3,917.79	3,608.67
93	3,573.53	3,201.20	2,945.95	4,554.73	4,086.39	3,784.30	4,765.50	4,271.39	3,934.18
94	3,894.36	3,489.23	3,210.56	4,964.55	4,454.05	4,123.87	5,194.04	4,655.44	4,287.78

Appendix A

Genworth Life Insurance Company
Current-Year PremiumsForms 7000 et al, 7020 et al
Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	124.11	112.41	105.36	185.00	166.27	154.57	255.24	231.84	217.79
46	126.46	114.75	107.72	189.68	170.96	156.90	259.95	236.52	222.46
47	128.81	117.09	110.07	192.02	173.29	159.24	264.62	241.19	224.80
48	131.14	119.43	110.07	194.37	175.63	163.91	266.95	243.55	229.49
49	133.48	121.76	112.41	199.06	180.31	166.27	269.31	245.88	229.49
50	133.48	121.76	112.41	201.40	182.66	168.61	273.99	248.23	231.84
51	135.83	124.11	114.75	206.07	187.36	173.29	278.66	252.92	236.52
52	142.85	126.46	117.09	213.10	192.02	177.98	283.35	259.95	243.55
53	147.52	131.14	121.76	222.46	201.40	187.36	295.05	269.31	250.56
54	154.57	138.15	128.81	234.18	213.10	199.06	306.78	278.66	259.95
55	161.59	147.52	138.15	250.56	227.16	213.10	320.82	290.39	271.64
56	173.29	156.90	145.20	264.62	241.19	224.80	337.21	304.43	283.35
57	185.00	166.27	154.57	283.35	257.60	241.19	355.95	323.16	299.74
58	196.70	177.98	166.27	304.43	276.34	257.60	379.37	341.90	318.49
59	213.10	192.02	177.98	325.50	297.40	278.66	402.79	362.98	337.21
60	229.49	206.07	189.68	351.27	318.49	297.40	430.87	388.74	360.64
61	248.23	222.46	203.75	374.69	341.90	318.49	458.99	414.49	384.06
62	266.95	238.86	220.14	400.44	365.31	341.90	489.42	442.59	412.14
63	283.35	255.24	236.52	423.86	386.38	362.98	519.89	470.69	437.91
64	304.43	273.99	252.92	449.62	409.82	381.70	552.67	501.13	466.02
65	325.50	292.72	271.64	473.03	430.87	402.79	585.45	531.58	494.12
66	351.27	316.14	292.72	505.82	458.99	428.54	622.91	566.71	529.24
67	384.06	344.26	318.49	547.97	496.46	463.67	669.77	608.86	566.71
68	419.18	379.37	351.27	599.50	545.63	508.18	721.25	655.70	611.22
69	458.99	414.49	384.06	660.38	599.50	559.68	779.81	704.86	653.37
70	503.47	454.30	421.52	730.64	662.72	618.22	843.05	761.07	704.86
71	554.99	501.13	466.02	807.91	732.97	681.46	913.28	821.96	761.07
72	615.89	557.34	517.53	887.53	805.57	749.36	990.57	892.22	826.63
73	686.15	618.22	571.38	976.52	882.85	819.61	1,079.56	971.83	901.59
74	761.07	686.15	634.62	1,070.18	967.15	896.88	1,177.90	1,063.16	985.88
75	845.37	758.74	700.19	1,173.22	1,058.48	983.54	1,280.95	1,159.18	1,077.23
76	932.03	836.00	772.79	1,280.95	1,156.83	1,072.53	1,388.67	1,259.86	1,173.22
77	1,023.36	920.32	852.39	1,393.34	1,257.54	1,168.56	1,505.77	1,367.58	1,273.92
78	1,117.03	1,004.61	929.69	1,512.78	1,369.94	1,273.92	1,622.85	1,475.32	1,376.95
79	1,210.69	1,091.27	1,011.64	1,634.57	1,482.34	1,381.64	1,746.96	1,587.72	1,479.99
80	1,309.03	1,180.26	1,095.95	1,763.34	1,604.11	1,496.38	1,875.75	1,704.80	1,590.06
81	1,421.45	1,285.63	1,194.30	1,908.53	1,737.61	1,622.85	2,016.28	1,831.26	1,709.49
82	1,552.58	1,405.06	1,306.71	2,072.47	1,889.81	1,768.04	2,173.16	1,976.45	1,845.31
83	1,702.46	1,543.22	1,435.50	2,262.15	2,063.11	1,929.62	2,351.14	2,138.03	1,997.52
84	1,887.47	1,709.49	1,590.06	2,482.29	2,262.15	2,116.97	2,554.87	2,325.38	2,173.16
85	2,058.43	1,864.05	1,732.92	2,704.75	2,465.87	2,306.66	2,784.36	2,533.78	2,369.87
86	2,243.42	2,032.67	1,889.81	2,948.28	2,688.36	2,515.07	3,034.93	2,760.94	2,582.96
87	2,444.81	2,215.32	2,060.76	3,212.92	2,929.55	2,742.21	3,308.91	3,009.17	2,814.80
88	2,664.94	2,414.37	2,245.75	3,500.94	3,194.16	2,988.09	3,606.32	3,280.81	3,067.72
89	2,903.80	2,632.17	2,447.14	3,817.09	3,482.21	3,257.40	3,931.83	3,575.89	3,344.04
90	3,166.07	2,868.67	2,667.26	4,161.33	3,796.00	3,550.13	4,285.45	3,896.69	3,646.14
91	3,451.78	3,126.27	2,908.48	4,536.02	4,137.90	3,868.61	4,671.82	4,247.96	3,973.99
92	3,763.21	3,407.28	3,170.76	4,943.49	4,510.25	4,217.52	5,093.36	4,629.67	4,332.27
93	4,102.79	3,714.04	3,456.45	5,388.41	4,915.38	4,596.89	5,552.33	5,046.52	4,723.34
94	4,472.78	4,048.92	3,767.90	5,873.16	5,357.97	5,011.37	6,051.12	5,500.83	5,149.56

Appendix A

Genworth Life Insurance Company
Current-Year PremiumsForms 7000 et al, 7020 et al
Annual Premiums per \$10 Daily Benefit

Age	Lifetime Benefit Period			Lifetime Benefit Period			Lifetime Benefit Period		
	No Benefit Increase Option	50 EP	100 EP	Simple Benefit Increase Option	50 EP	100 EP	Compound Benefit Increase Option	50 EP	100 EP
18-45	0 EP	181.10	166.25	157.34	0 EP	282.04	249.37	228.59	374.05
46	187.03	172.19	160.32	287.99	255.32	231.56	382.99	347.36	323.59
47	190.01	175.14	163.30	290.94	258.30	234.55	388.92	353.28	329.56
48	190.01	175.14	166.25	296.88	264.22	240.48	394.84	359.22	335.48
49	192.97	178.14	169.22	299.87	267.19	243.44	397.81	362.22	338.45
50	195.97	181.10	169.22	305.77	270.16	246.42	403.78	365.16	341.42
51	198.91	184.08	175.14	311.72	279.08	255.32	406.73	371.11	347.36
52	207.80	192.97	181.10	320.64	287.99	264.22	418.61	382.99	359.22
53	216.74	198.91	187.03	335.48	302.81	279.08	436.44	397.81	371.11
54	228.59	207.80	195.97	353.28	320.64	296.88	454.22	412.67	385.94
55	240.48	219.70	204.86	374.05	341.42	317.66	478.00	433.45	403.78
56	258.30	234.55	219.70	397.81	365.16	341.42	501.73	457.22	427.50
57	276.11	252.36	234.55	421.57	388.92	365.16	531.43	483.91	451.26
58	293.92	264.22	246.42	448.28	415.62	394.84	561.12	513.61	480.95
59	317.66	287.99	267.19	483.91	445.33	421.57	593.77	543.29	507.67
60	338.45	305.77	282.04	513.61	475.02	451.26	629.40	575.95	540.34
61	362.22	329.56	305.77	549.24	510.65	486.89	670.96	614.54	575.95
62	391.88	353.28	329.56	584.88	543.29	516.58	715.50	656.10	614.54
63	421.57	382.99	356.26	617.51	572.99	543.29	763.00	700.66	659.10
64	448.28	406.73	380.00	650.17	599.70	567.06	810.50	748.14	706.58
65	480.95	439.39	409.70	685.81	629.40	593.77	863.94	798.61	757.06
66	519.56	475.02	445.33	730.33	667.99	626.44	923.30	855.02	810.50
67	567.06	519.56	486.89	789.72	724.39	679.88	994.58	920.35	869.89
68	617.51	567.06	531.43	869.89	795.66	748.14	1,071.76	985.64	929.24
69	679.88	620.47	581.89	964.86	881.75	828.32	1,157.83	1,059.86	994.58
70	748.14	682.82	638.29	1,074.72	982.69	923.30	1,249.87	1,137.05	1,059.86
71	828.32	751.10	700.66	1,190.50	1,089.59	1,024.25	1,356.74	1,226.12	1,140.04
72	911.45	828.32	774.89	1,315.19	1,202.39	1,128.16	1,469.58	1,330.06	1,235.05
73	1,015.36	920.35	858.00	1,445.82	1,324.09	1,240.98	1,597.22	1,445.82	1,344.88
74	1,125.19	1,018.31	947.06	1,588.33	1,451.75	1,359.73	1,733.78	1,576.44	1,472.53
75	1,249.87	1,128.16	1,045.03	1,739.75	1,585.37	1,481.47	1,882.24	1,718.96	1,612.09
76	1,377.53	1,240.98	1,151.92	1,897.08	1,730.83	1,618.00	2,036.63	1,870.38	1,760.52
77	1,505.20	1,359.73	1,261.76	2,066.32	1,882.24	1,760.52	2,199.91	2,024.76	1,908.97
78	1,632.86	1,478.50	1,374.58	2,235.53	2,042.56	1,911.94	2,369.14	2,182.12	2,057.41
79	1,760.52	1,597.22	1,490.36	2,407.74	2,205.85	2,069.29	2,541.34	2,342.42	2,208.80
80	1,894.12	1,724.89	1,612.09	2,594.78	2,380.99	2,238.53	2,725.42	2,508.67	2,366.17
81	2,048.50	1,870.38	1,751.62	2,799.61	2,574.00	2,425.55	2,927.28	2,692.75	2,538.36
82	2,226.64	2,036.63	1,908.97	3,034.16	2,796.66	2,639.30	3,152.92	2,900.56	2,734.31
83	2,437.43	2,232.56	2,096.00	3,310.26	3,051.95	2,879.77	3,405.28	3,135.10	2,956.94
84	2,695.69	2,467.10	2,312.75	3,636.83	3,348.84	3,158.84	3,693.24	3,405.28	3,215.26
85	2,939.15	2,689.76	2,520.55	3,963.42	3,651.68	3,443.86	4,025.75	3,711.05	3,503.24
86	3,203.39	2,933.22	2,746.19	4,319.68	3,981.22	3,752.62	4,387.93	4,046.53	3,817.94
87	3,491.36	3,197.44	2,992.58	4,708.58	4,340.45	4,091.05	4,782.80	4,411.72	4,162.32
88	3,806.05	3,485.41	3,262.78	5,133.13	4,732.34	4,459.20	5,213.30	4,809.53	4,536.38
89	4,147.50	3,800.12	3,556.69	5,596.27	5,156.88	4,859.99	5,682.36	5,242.99	4,946.10
90	4,521.55	4,141.54	3,877.31	6,100.97	5,620.02	5,296.42	6,193.01	5,715.02	5,391.44
91	4,928.29	4,515.61	4,227.64	6,650.21	6,124.72	5,774.39	6,751.15	6,228.62	5,875.36
92	5,370.61	4,922.33	4,607.63	7,249.91	6,676.94	6,293.94	7,359.77	6,789.74	6,403.80
93	5,854.57	5,364.70	5,023.30	7,903.06	7,276.63	6,860.99	8,021.80	7,401.32	6,979.75
94	6,380.04	5,848.61	5,474.56	8,615.58	7,932.76	7,478.52	8,743.24	8,066.35	7,609.14

Appendix B

Genworth Life Insurance Company
45% Increase to Current-Year Premiums

Forms 7000 et al, 7020 et al
Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	112.06	98.48	88.28	159.60	135.82	122.26	220.72	193.55	173.17
46	112.06	98.48	91.68	162.99	139.24	125.64	224.13	196.95	176.55
47	115.45	101.89	91.68	166.39	142.61	129.02	230.90	200.32	179.96
48	115.45	101.89	91.68	169.78	146.03	132.41	230.90	203.74	183.37
49	118.84	105.26	95.06	169.78	146.03	132.41	234.31	203.74	183.37
50	118.84	105.26	95.06	169.78	149.41	135.82	237.67	207.13	186.77
51	122.26	105.26	95.06	173.17	152.77	139.24	241.09	207.13	186.77
52	122.26	108.66	98.48	179.96	156.19	142.61	244.48	213.90	193.55
53	129.02	112.06	101.89	190.15	166.39	152.77	254.66	220.72	200.32
54	132.41	115.45	105.26	200.32	176.55	159.60	264.86	230.90	207.13
55	142.61	125.64	112.06	213.90	186.77	169.78	271.67	237.67	217.31
56	149.41	129.02	115.45	224.13	196.95	179.96	285.22	247.89	224.13
57	162.99	139.24	122.26	241.09	213.90	193.55	302.19	264.86	237.67
58	173.17	149.41	132.41	258.07	227.51	207.13	319.20	281.84	254.66
59	186.77	162.99	146.03	278.43	241.09	217.31	342.95	298.80	268.25
60	203.74	176.55	159.60	298.80	261.45	234.31	363.31	319.20	288.64
61	217.31	190.15	173.17	319.20	278.43	251.27	390.50	342.95	312.39
62	237.67	210.54	190.15	346.35	298.80	268.25	414.28	363.31	329.38
63	254.66	224.13	203.74	370.10	322.57	288.64	441.42	387.08	353.15
64	268.25	237.67	217.31	397.29	346.35	312.39	465.19	407.46	370.10
65	285.22	251.27	230.90	424.44	370.10	332.76	492.35	434.62	393.88
66	305.60	271.67	251.27	458.40	400.69	359.93	522.93	458.40	417.64
67	332.76	295.44	268.25	492.35	427.82	387.08	560.25	495.76	451.59
68	363.31	322.57	295.44	529.70	461.81	417.64	607.81	533.11	482.17
69	397.29	353.15	322.57	570.47	502.54	455.00	655.36	573.84	519.52
70	438.05	390.50	356.53	614.60	539.89	488.95	706.28	618.00	556.89
71	482.17	427.82	393.88	665.54	584.05	529.70	764.01	668.94	607.81
72	533.11	475.35	434.62	726.64	638.36	580.64	831.91	726.64	655.36
73	590.83	522.93	478.78	801.37	702.87	638.36	899.81	791.16	716.47
74	655.36	577.23	526.32	886.27	777.59	702.87	977.91	862.49	784.38
75	726.64	638.36	577.23	974.53	855.69	774.18	1,059.43	933.79	852.27
76	804.74	702.87	634.97	1,069.59	937.16	848.90	1,147.70	1,018.68	930.39
77	889.63	777.59	702.87	1,168.08	1,022.05	926.99	1,242.78	1,100.17	1,005.10
78	974.53	855.69	774.18	1,263.15	1,106.94	1,005.10	1,337.84	1,185.07	1,083.18
79	1,062.81	937.16	852.27	1,358.23	1,195.24	1,086.57	1,439.73	1,269.97	1,154.49
80	1,157.88	1,028.86	940.57	1,460.11	1,286.92	1,171.47	1,548.38	1,361.61	1,235.97
81	1,266.55	1,127.30	1,035.66	1,575.51	1,388.80	1,263.15	1,667.22	1,460.11	1,324.26
82	1,388.80	1,239.37	1,140.92	1,704.58	1,504.23	1,368.39	1,792.84	1,572.15	1,422.74
83	1,531.40	1,365.03	1,252.96	1,853.97	1,636.64	1,490.64	1,938.87	1,694.41	1,531.40
84	1,694.41	1,507.64	1,385.39	2,030.55	1,792.84	1,633.28	2,101.85	1,840.38	1,667.22
85	1,847.18	1,643.46	1,511.02	2,213.90	1,955.85	1,779.27	2,292.02	2,006.79	1,816.62
86	2,013.57	1,792.84	1,646.87	2,414.26	2,132.40	1,938.87	2,499.15	2,186.75	1,979.63
87	2,193.53	1,955.85	1,796.26	2,631.58	2,325.96	2,112.06	2,723.23	2,383.68	2,156.18
88	2,390.48	2,132.40	1,959.23	2,869.25	2,536.50	2,302.19	2,967.74	2,597.59	2,349.73
89	2,604.39	2,325.96	2,135.82	3,127.32	2,764.00	2,509.31	3,235.98	2,831.89	2,560.27
90	2,838.71	2,536.50	2,329.37	3,409.15	3,011.87	2,736.83	3,527.98	3,086.57	2,791.16
91	3,093.39	2,764.00	2,539.88	3,714.76	3,283.54	2,984.72	3,847.15	3,365.02	3,042.43
92	3,371.80	3,011.87	2,767.37	4,047.52	3,578.92	3,252.96	4,193.53	3,667.22	3,317.47
93	3,673.98	3,283.54	3,015.26	4,410.84	3,901.50	3,544.97	4,570.43	3,996.56	3,616.27
94	4,003.36	3,578.92	3,286.90	4,808.13	4,251.24	3,864.16	4,981.30	4,356.51	3,942.27

Appendix B

Genworth Life Insurance Company
45% Increase to Current-Year Premiums

Forms 7000 et al, 7020 et al
Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	135.82	118.84	108.66	193.55	176.55	162.99	275.04	247.89	230.90
46	139.24	132.41	112.06	196.95	179.96	166.39	278.43	251.27	234.31
47	142.61	135.82	115.45	200.32	183.37	169.78	285.22	258.07	237.67
48	142.61	135.82	115.45	203.74	183.37	169.78	288.64	261.45	241.09
49	146.03	135.82	115.45	207.13	186.77	173.17	292.03	264.86	244.48
50	146.03	139.24	118.84	210.54	190.15	176.55	292.03	264.86	244.48
51	149.41	142.61	122.26	217.31	193.55	179.96	298.80	268.25	247.89
52	152.77	146.03	122.26	220.72	200.32	186.77	305.60	275.04	254.66
53	159.60	149.41	125.64	234.31	210.54	193.55	315.80	281.84	261.45
54	166.39	156.19	132.41	247.89	224.13	207.13	325.96	292.03	268.25
55	173.17	162.99	139.24	264.86	237.67	217.31	342.95	305.60	278.43
56	183.37	173.17	149.41	278.43	251.27	230.90	359.93	319.20	292.03
57	196.95	186.77	159.60	298.80	268.25	247.89	376.93	336.17	309.00
58	213.90	200.32	169.78	322.57	288.64	264.86	404.06	356.53	322.57
59	227.51	217.31	183.37	349.73	309.00	281.84	431.23	380.29	346.35
60	247.89	234.31	200.32	373.52	329.38	302.19	461.81	407.46	370.10
61	268.25	251.27	217.31	404.06	356.53	322.57	495.76	438.05	397.29
62	288.64	271.67	230.90	434.62	383.70	349.73	526.32	461.81	421.07
63	309.00	292.03	251.27	461.81	407.46	373.52	556.89	492.35	448.21
64	329.38	312.39	268.25	492.35	438.05	400.69	590.83	519.52	471.98
65	353.15	332.76	285.22	522.93	465.19	427.82	621.38	550.09	502.54
66	376.93	356.53	305.60	560.25	502.54	461.81	662.13	584.05	533.11
67	410.86	390.50	332.76	607.81	543.30	499.18	706.28	624.76	570.47
68	448.21	424.44	363.31	655.36	587.44	539.89	760.63	672.32	614.60
69	492.35	468.58	400.69	716.47	638.36	584.05	821.73	726.64	665.54
70	539.89	512.71	441.42	780.98	692.71	634.97	889.63	787.77	719.87
71	594.24	567.05	485.58	852.27	757.20	692.71	964.34	855.69	784.38
72	655.36	628.18	539.89	937.16	828.50	757.20	1,045.81	930.39	852.27
73	730.03	696.10	597.60	1,028.86	910.03	831.91	1,140.92	1,015.28	933.79
74	811.54	774.18	662.13	1,127.30	998.30	913.40	1,246.20	1,110.35	1,018.68
75	903.22	859.07	733.44	1,235.97	1,093.37	998.30	1,361.61	1,212.20	1,110.35
76	998.30	947.39	808.14	1,351.44	1,195.24	1,093.37	1,480.45	1,314.09	1,205.43
77	1,103.55	1,045.81	896.42	1,477.09	1,307.31	1,195.24	1,609.51	1,429.53	1,310.70
78	1,212.20	1,151.07	984.70	1,602.71	1,422.74	1,303.90	1,735.14	1,545.00	1,415.95
79	1,324.26	1,256.35	1,076.39	1,731.74	1,541.58	1,415.95	1,867.57	1,660.41	1,524.63
80	1,439.73	1,371.82	1,178.27	1,874.34	1,670.65	1,534.80	2,013.57	1,786.05	1,636.64
81	1,575.51	1,504.23	1,290.33	2,030.55	1,813.24	1,667.22	2,162.98	1,921.92	1,762.30
82	1,724.95	1,650.26	1,419.36	2,207.12	1,969.45	1,813.24	2,336.14	2,074.70	1,901.52
83	1,904.92	1,820.04	1,565.36	2,404.07	2,149.39	1,979.63	2,529.68	2,247.88	2,061.10
84	2,108.63	2,016.98	1,731.74	2,638.36	2,356.53	2,169.75	2,750.42	2,444.79	2,241.08
85	2,298.79	2,196.95	1,887.93	2,876.06	2,567.05	2,366.72	2,998.25	2,665.52	2,441.42
86	2,505.92	2,393.91	2,057.71	3,134.12	2,797.95	2,580.62	3,266.55	2,906.61	2,662.11
87	2,730.05	2,607.81	2,244.48	3,415.95	3,049.22	2,811.54	3,561.95	3,168.06	2,903.20
88	2,974.50	2,842.10	2,444.79	3,724.95	3,324.26	3,066.20	3,881.14	3,453.29	3,164.68
89	3,242.78	3,096.75	2,665.52	4,061.10	3,623.07	3,341.24	4,230.87	3,765.68	3,449.90
90	3,534.80	3,375.18	2,906.61	4,427.82	3,949.03	3,643.46	4,611.19	4,105.23	3,758.88
91	3,853.96	3,677.40	3,168.06	4,825.11	4,305.59	3,972.78	5,025.44	4,475.35	4,098.44
92	4,200.32	4,006.79	3,453.29	5,259.74	4,692.66	4,329.35	5,477.06	4,879.42	4,468.60
93	4,577.22	4,366.72	3,765.68	5,731.72	5,113.73	4,719.82	5,969.40	5,317.47	4,869.23
94	4,988.09	4,760.58	4,105.23	6,247.85	5,575.53	5,144.27	6,505.92	5,796.22	5,307.26

Appendix B

Genworth Life Insurance Company
45% Increase to Current-Year Premiums

Forms 7000 et al, 7020 et al
Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	156.19	135.82	122.26	217.31	200.32	190.15	312.39	285.22	268.25
46	159.60	135.82	122.26	220.72	203.74	193.55	315.80	288.64	271.67
47	159.60	139.24	125.64	224.13	207.13	196.95	319.20	295.44	278.43
48	162.99	142.61	129.02	227.51	210.54	200.32	322.57	298.80	281.84
49	162.99	142.61	129.02	230.90	213.90	200.32	325.96	298.80	281.84
50	166.39	146.03	132.41	234.31	217.31	203.74	329.38	302.19	285.22
51	169.78	146.03	132.41	241.09	220.72	207.13	336.17	309.00	288.64
52	169.78	152.77	139.24	251.27	230.90	217.31	346.35	312.39	292.03
53	176.55	159.60	146.03	264.86	241.09	224.13	356.53	322.57	302.19
54	186.77	166.39	152.77	278.43	251.27	234.31	370.10	336.17	312.39
55	196.95	176.55	162.99	295.44	268.25	247.89	387.08	346.35	319.20
56	207.13	183.37	169.78	315.80	285.22	264.86	407.46	363.31	332.76
57	220.72	196.95	183.37	339.56	305.60	281.84	431.23	383.70	353.15
58	237.67	213.90	196.95	363.31	325.96	302.19	458.40	404.06	370.10
59	258.07	230.90	210.54	393.88	349.73	322.57	492.35	434.62	397.29
60	275.04	244.48	224.13	424.44	380.29	349.73	526.32	465.19	424.44
61	298.80	264.86	244.48	461.81	407.46	373.52	560.25	495.76	455.00
62	322.57	288.64	264.86	492.35	438.05	404.06	601.01	533.11	485.58
63	346.35	305.60	278.43	522.93	468.58	431.23	638.36	563.67	512.71
64	366.73	325.96	298.80	556.89	499.18	461.81	672.32	594.24	543.30
65	393.88	346.35	315.80	590.83	533.11	492.35	709.66	624.76	570.47
66	424.44	376.93	342.95	628.18	567.05	526.32	750.42	665.54	607.81
67	461.81	407.46	373.52	679.11	614.60	570.47	804.74	713.08	651.95
68	505.93	448.21	410.86	743.63	668.94	618.00	869.28	770.79	702.87
69	553.47	492.35	451.59	811.54	726.64	672.32	937.16	831.91	764.01
70	607.81	539.89	495.76	893.04	797.98	733.44	1,011.88	903.22	828.50
71	668.94	597.60	550.09	981.33	872.67	801.37	1,093.37	977.91	903.22
72	740.24	662.13	607.81	1,076.39	957.55	876.03	1,191.84	1,066.23	984.70
73	825.14	736.86	679.11	1,178.27	1,049.22	960.94	1,303.90	1,168.08	1,076.39
74	916.81	818.34	753.84	1,290.33	1,144.31	1,049.22	1,429.53	1,276.71	1,174.85
75	1,018.68	910.03	838.72	1,409.15	1,252.96	1,151.07	1,561.98	1,392.19	1,280.13
76	1,130.72	1,008.48	926.99	1,538.19	1,371.82	1,259.75	1,704.58	1,517.82	1,392.19
77	1,246.20	1,110.35	1,022.05	1,680.81	1,500.87	1,378.60	1,850.56	1,650.26	1,514.42
78	1,368.39	1,222.42	1,123.94	1,826.80	1,633.28	1,504.23	2,003.38	1,782.67	1,636.64
79	1,494.04	1,334.46	1,229.19	1,982.99	1,772.49	1,633.28	2,156.18	1,921.92	1,765.69
80	1,626.48	1,453.29	1,337.84	2,149.39	1,925.28	1,775.89	2,319.17	2,071.31	1,904.92
81	1,779.27	1,589.13	1,463.50	2,332.77	2,095.06	1,935.45	2,499.15	2,230.88	2,054.33
82	1,952.44	1,745.31	1,606.11	2,539.88	2,281.82	2,108.63	2,696.07	2,410.86	2,220.72
83	2,152.77	1,921.92	1,769.09	2,774.18	2,492.33	2,305.59	2,926.97	2,617.98	2,410.86
84	2,387.08	2,135.82	1,966.04	3,039.03	2,730.05	2,526.29	3,185.04	2,848.87	2,624.78
85	2,601.01	2,329.37	2,142.61	3,314.06	2,974.50	2,753.81	3,470.29	3,106.93	2,862.47
86	2,835.32	2,539.88	2,336.14	3,612.88	3,242.78	3,001.67	3,782.64	3,385.39	3,120.52
87	3,089.96	2,767.37	2,546.68	3,938.85	3,534.80	3,273.30	4,122.19	3,690.99	3,402.37
88	3,368.41	3,015.26	2,777.58	4,291.99	3,853.96	3,568.73	4,492.35	4,023.75	3,707.98
89	3,670.62	3,286.90	3,028.85	4,679.08	4,200.32	3,891.31	4,896.40	4,387.06	4,040.72
90	3,999.97	3,582.34	3,300.49	5,100.14	4,577.22	4,241.08	5,337.83	4,780.93	4,404.06
91	4,359.90	3,904.91	3,595.90	5,558.55	4,988.09	4,621.38	5,816.60	5,212.20	4,801.33
92	4,753.80	4,258.06	3,918.49	6,057.69	5,436.30	5,035.63	6,339.53	5,680.80	5,232.57
93	5,181.62	4,641.74	4,271.63	6,604.36	5,925.27	5,487.24	6,909.98	6,193.52	5,704.56
94	5,646.82	5,059.38	4,655.31	7,198.60	6,458.37	5,979.61	7,531.36	6,750.39	6,217.28

Appendix B

Genworth Life Insurance Company
45% Increase to Current-Year Premiums

Forms 7000 et al, 7020 et al
Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Age	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	179.96	162.99	152.77	268.25	241.09	224.13	370.10	336.17	315.80
46	183.37	166.39	156.19	275.04	247.89	227.51	376.93	342.95	322.57
47	186.77	169.78	159.60	278.43	251.27	230.90	383.70	349.73	325.96
48	190.15	173.17	159.60	281.84	254.66	237.67	387.08	353.15	332.76
49	193.55	176.55	162.99	288.64	261.45	241.09	390.50	356.53	332.76
50	193.55	176.55	162.99	292.03	264.86	244.48	397.29	359.93	336.17
51	196.95	179.96	166.39	298.80	271.67	251.27	404.06	366.73	342.95
52	207.13	183.37	169.78	309.00	278.43	258.07	410.86	376.93	353.15
53	213.90	190.15	176.55	322.57	292.03	271.67	427.82	390.50	363.31
54	224.13	200.32	186.77	339.56	309.00	288.64	444.83	404.06	376.93
55	234.31	213.90	200.32	363.31	329.38	309.00	465.19	421.07	393.88
56	251.27	227.51	210.54	383.70	349.73	325.96	488.95	441.42	410.86
57	268.25	241.09	224.13	410.86	373.52	349.73	516.13	468.58	434.62
58	285.22	258.07	241.09	441.42	400.69	373.52	550.09	495.76	461.81
59	309.00	278.43	258.07	471.98	431.23	404.06	584.05	526.32	488.95
60	332.76	298.80	275.04	509.34	461.81	431.23	624.76	563.67	522.93
61	359.93	322.57	295.44	543.30	495.76	461.81	665.54	601.01	556.89
62	387.08	346.35	319.20	580.64	529.70	495.76	709.66	641.76	597.60
63	410.86	370.10	342.95	614.60	560.25	526.32	753.84	682.50	634.97
64	441.42	397.29	366.73	651.95	594.24	553.47	801.37	726.64	675.73
65	471.98	424.44	393.88	685.89	624.76	584.05	848.90	770.79	716.47
66	509.34	458.40	424.44	733.44	665.54	621.38	903.22	821.73	767.40
67	556.89	499.18	461.81	794.56	719.87	672.32	971.17	882.85	821.73
68	607.81	550.09	509.34	869.28	791.16	736.86	1,045.81	950.77	886.27
69	665.54	601.01	556.89	957.55	869.28	811.54	1,130.72	1,022.05	947.39
70	730.03	658.74	611.20	1,059.43	960.94	896.42	1,222.42	1,103.55	1,022.05
71	804.74	726.64	675.73	1,171.47	1,062.81	988.12	1,324.26	1,191.84	1,103.55
72	893.04	808.14	750.42	1,286.92	1,168.08	1,086.57	1,436.33	1,293.72	1,198.61
73	994.92	896.42	828.50	1,415.95	1,280.13	1,188.43	1,565.36	1,409.15	1,307.31
74	1,103.55	994.92	920.20	1,551.76	1,402.37	1,300.48	1,707.96	1,541.58	1,429.53
75	1,225.79	1,100.17	1,015.28	1,701.17	1,534.80	1,426.13	1,857.38	1,680.81	1,561.98
76	1,351.44	1,212.20	1,120.55	1,857.38	1,677.40	1,555.17	2,013.57	1,826.80	1,701.17
77	1,483.87	1,334.46	1,235.97	2,020.34	1,823.43	1,694.41	2,183.37	1,982.99	1,847.18
78	1,619.69	1,456.68	1,348.05	2,193.53	1,986.41	1,847.18	2,353.13	2,139.21	1,996.58
79	1,755.50	1,582.34	1,466.88	2,370.13	2,149.39	2,003.38	2,533.09	2,302.19	2,145.99
80	1,898.09	1,711.38	1,589.13	2,556.84	2,325.96	2,169.75	2,719.84	2,471.96	2,305.59
81	2,061.10	1,864.16	1,731.74	2,767.37	2,519.53	2,353.13	2,923.61	2,655.33	2,478.76
82	2,251.24	2,037.34	1,894.73	3,005.08	2,740.22	2,563.66	3,151.08	2,865.85	2,675.70
83	2,468.57	2,237.67	2,081.48	3,280.12	2,991.51	2,797.95	3,409.15	3,100.14	2,896.40
84	2,736.83	2,478.76	2,305.59	3,599.32	3,280.12	3,069.61	3,704.56	3,371.80	3,151.08
85	2,984.72	2,702.87	2,512.73	3,921.89	3,575.51	3,344.66	4,037.32	3,673.98	3,436.31
86	3,252.96	2,947.37	2,740.22	4,275.01	3,898.12	3,646.85	4,400.65	4,003.36	3,745.29
87	3,544.97	3,212.21	2,988.10	4,658.73	4,247.85	3,976.20	4,797.92	4,363.30	4,081.46
88	3,864.16	3,500.84	3,256.34	5,076.36	4,631.53	4,332.73	5,229.16	4,757.17	4,448.19
89	4,210.51	3,816.65	3,548.35	5,534.78	5,049.20	4,723.23	5,701.15	5,185.04	4,848.86
90	4,590.80	4,159.57	3,867.53	6,033.93	5,504.20	5,147.69	6,213.90	5,650.20	5,286.90
91	5,005.08	4,533.09	4,217.30	6,577.23	5,999.96	5,609.48	6,774.14	6,159.54	5,762.29
92	5,456.65	4,940.56	4,597.60	7,168.06	6,539.86	6,115.40	7,385.37	6,713.02	6,281.79
93	5,949.05	5,385.36	5,011.85	7,813.19	7,127.30	6,665.49	8,050.88	7,317.45	6,848.84
94	6,485.53	5,870.93	5,463.46	8,516.08	7,769.06	7,266.49	8,774.12	7,976.20	7,466.86

Appendix B

Genworth Life Insurance Company
49% Increase to Current-Year Premiums

Forms 7000 et al, 7020 et al
Annual Premiums per \$10 Daily Benefit

Age	Lifetime Benefit Period								
	No Benefit Increase Option			Simple Benefit Increase Option			Compound Benefit Increase Option		
	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP	0 EP	50 EP	100 EP
18-45	269.84	247.71	234.44	420.24	371.56	340.60	557.33	508.72	473.31
46	278.67	256.56	238.88	429.11	380.43	345.02	570.66	517.57	482.15
47	283.11	260.96	243.32	433.50	384.87	349.48	579.49	526.39	491.04
48	283.11	260.96	247.71	442.35	393.69	358.32	588.31	535.24	499.87
49	287.53	265.43	252.14	446.81	398.11	362.73	592.74	539.71	504.29
50	292.00	269.84	252.14	455.60	402.54	367.17	601.63	544.09	508.72
51	296.38	274.28	260.96	464.46	415.83	380.43	606.03	552.95	517.57
52	309.62	287.53	269.84	477.75	429.11	393.69	623.73	570.66	535.24
53	322.94	296.38	278.67	499.87	451.19	415.83	650.30	592.74	552.95
54	340.60	309.62	292.00	526.39	477.75	442.35	676.79	614.88	575.05
55	358.32	327.35	305.24	557.33	508.72	473.31	712.22	645.84	601.63
56	384.87	349.48	327.35	592.74	544.09	508.72	747.58	681.26	636.98
57	411.40	376.02	349.48	628.14	579.49	544.09	791.83	721.03	672.38
58	437.94	393.69	367.17	667.94	619.27	588.31	836.07	765.28	716.62
59	473.31	429.11	398.11	721.03	663.54	628.14	884.72	809.50	756.43
60	504.29	455.60	420.24	765.28	707.78	672.38	937.81	858.17	805.11
61	539.71	491.04	455.60	818.37	760.87	725.47	999.73	915.66	858.17
62	583.90	526.39	491.04	871.47	809.50	769.70	1,066.10	977.59	915.66
63	628.14	570.66	530.83	920.09	853.76	809.50	1,136.87	1,043.98	982.06
64	667.94	606.03	566.20	968.75	893.55	844.92	1,207.65	1,114.73	1,052.80
65	716.62	654.69	610.45	1,021.86	937.81	884.72	1,287.27	1,189.93	1,128.02
66	774.14	707.78	663.54	1,088.19	995.31	933.40	1,375.72	1,273.98	1,207.65
67	844.92	774.14	725.47	1,176.68	1,079.34	1,013.02	1,481.92	1,371.32	1,296.14
68	920.09	844.92	791.83	1,296.14	1,185.53	1,114.73	1,596.92	1,468.60	1,384.57
69	1,013.02	924.50	867.02	1,437.64	1,313.81	1,234.20	1,725.17	1,579.19	1,481.92
70	1,114.73	1,017.40	951.05	1,601.33	1,464.21	1,375.72	1,862.31	1,694.20	1,579.19
71	1,234.20	1,119.14	1,043.98	1,773.85	1,623.49	1,526.13	2,021.54	1,826.92	1,698.66
72	1,358.06	1,234.20	1,154.59	1,959.63	1,791.56	1,680.96	2,189.67	1,981.79	1,840.22
73	1,512.89	1,371.32	1,278.42	2,154.27	1,972.89	1,849.06	2,379.86	2,154.27	2,003.87
74	1,676.53	1,517.28	1,411.12	2,366.61	2,163.11	2,026.00	2,583.33	2,348.90	2,194.07
75	1,862.31	1,680.96	1,557.09	2,592.23	2,362.20	2,207.39	2,804.54	2,561.25	2,402.01
76	2,052.52	1,849.06	1,716.36	2,826.65	2,578.94	2,410.82	3,034.58	2,786.87	2,623.17
77	2,242.75	2,026.00	1,880.02	3,078.82	2,804.54	2,623.17	3,277.87	3,016.89	2,844.37
78	2,432.96	2,202.97	2,048.12	3,330.94	3,043.41	2,848.79	3,530.02	3,251.36	3,065.54
79	2,623.17	2,379.86	2,220.64	3,587.53	3,286.72	3,083.24	3,786.60	3,490.21	3,291.11
80	2,822.24	2,570.09	2,402.01	3,866.22	3,547.68	3,335.41	4,060.88	3,737.92	3,525.59
81	3,052.27	2,786.87	2,609.91	4,171.42	3,835.26	3,614.07	4,361.65	4,012.20	3,782.16
82	3,317.69	3,034.58	2,844.37	4,520.90	4,167.02	3,932.56	4,697.85	4,321.83	4,074.12
83	3,631.77	3,326.51	3,123.04	4,932.29	4,547.41	4,290.86	5,073.87	4,671.30	4,405.84
84	4,016.58	3,675.98	3,446.00	5,418.88	4,989.77	4,706.67	5,502.93	5,073.87	4,790.74
85	4,379.33	4,007.74	3,755.62	5,905.50	5,441.00	5,131.35	5,998.37	5,529.46	5,219.83
86	4,773.05	4,370.50	4,091.82	6,436.32	5,932.02	5,591.40	6,538.02	6,029.33	5,688.73
87	5,202.13	4,764.19	4,458.94	7,015.78	6,467.27	6,095.66	7,126.37	6,573.46	6,201.86
88	5,671.01	5,193.26	4,861.54	7,648.36	7,051.19	6,644.21	7,767.82	7,166.20	6,759.21
89	6,179.78	5,662.18	5,299.47	8,338.44	7,683.75	7,241.39	8,466.72	7,812.06	7,369.69
90	6,737.11	6,170.89	5,777.19	9,090.45	8,373.83	7,891.67	9,227.58	8,515.38	8,033.25
91	7,343.15	6,728.26	6,299.18	9,908.81	9,125.83	8,603.84	10,059.21	9,280.64	8,754.29
92	8,002.21	7,334.27	6,865.37	10,802.37	9,948.64	9,377.97	10,966.06	10,116.71	9,541.66
93	8,723.31	7,993.40	7,484.72	11,775.56	10,842.18	10,222.88	11,952.48	11,027.97	10,399.83
94	9,506.26	8,714.43	8,157.09	12,837.21	11,819.81	11,142.99	13,027.43	12,018.86	11,337.62

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2018 PCS_IFA Round 5		
Project Name/Number:	2018 PCS_IFA Round 5/2018 PCS_IFA Round 5		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA PCS I Cover Letter 20180810.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	The certification is in the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	The rates are included On the Rate/Rule Schedule TAB.
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2018 PCS_IFA Round 5		
Project Name/Number:	2018 PCS_IFA Round 5/2018 PCS_IFA Round 5		

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Any applicable reserve calculations are included in the actuarial memorandum and/or supplements.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum (Public)
Comments:	
Attachment(s):	PA PCS I Public Actuarial Memo 20180810.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Sample Policyholder Letter
Comments:	
Attachment(s):	PA PCS I Standard Policyholder Letter 20180810.pdf
Item Status:	
Status Date:	

August 10, 2018

Pennsylvania Department of Insurance

RE: Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-131601709
Policy Forms: 7000 et al, 7020 et al

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review.

In this filing, GLIC requests a premium rate increase of 49% for lifetime benefits and 45% for limited benefits on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Pennsylvania.

GLIC will offer insureds affected by the premium increase several options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department.

The following electronic items are included in this submission:

- This Cover Letter;
- Confidential and Public Actuarial Memorandum;
- Policyholder Letter;
- Status of Filing; and
- Current and Proposed Rate Schedules.

Any applicable fees will be submitted as an EFT payment via SERFF.

The contact person for this filing is:

Michael Johnson, FSA, MAAA
Assistant Vice President & Actuary
Genworth Life Insurance Company
6620 W Broad Street
Richmond, VA 23230
Phone: 804-922-5262
Michael.Johnson2@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Jamala Arland".

Jamala Murray Arland, FSA, MAAA
Vice President & Actuary, LTC Inforce Actuarial
Genworth Life Insurance Company

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
August 2018

PUBLIC

Policy Forms 7000 et al, 7020 et al

1. Scope of this Filing

This filing applies to the referenced policy forms issued in Pennsylvania between October 1994 and June 2003. These forms are also referred to by Genworth Life Insurance Company ("GLIC") as PCS I and are no longer being sold.

For all the policies issued in Pennsylvania to which the current filing applies, the following table shows the number of exposed lives by policies issued and policies inforce as of December 31, 2017.

	Lifetime Benefit	Limited Benefit	Total
Issued Policies	2,129	5,334	7,463
Inforce Policies	918	1,557	2,475

2. Purpose of this Filing

This actuarial memorandum has been prepared to request and support the approval of a premium rate increase in your state.

We demonstrate that the proposed premium rate increase satisfies the minimum requirements of Pennsylvania. This actuarial memorandum may not be suitable for other purposes.

2.1 Multi-Year Rate Action Plan

GLIC's 2017 Cash Flow Testing (CFT) includes an assumption for future rate increases for PCS I based upon a cumulative premium rate increase of 199% over the next six years for policyholders with lifetime benefits (72% in 2017 and 74% in 2020) and 103% over the next six years for policyholders with limited benefits (55% in 2017 and 31% in 2020). This assumption regarding future PCS I premium rate increases is part of GLIC's Multi-Year Rate Action Plan (MYRAP). The premium rate increase provision for 2017 CFT has changed compared to the 2016 CFT due to updates in data and assumptions.

Consistent with the basis of the future premium rate increases assumed in 2017 CFT, GLIC's goal is to continue to pursue a cumulative rate increase of 199% for lifetime benefits and 103% for limited benefits. GLIC submitted an initial nationwide filing for 72% lifetime/55% limited in 2017, with plans for submitting future filings for 74% lifetime/31% limited in 2020.

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
August 2018

PUBLIC

2.2 Proposed Premium Rate Increase

In this filing, GLIC requests a premium rate increase of 49% for policies with lifetime benefit periods and 45% for policies with limited benefit periods. The proposed rate increase includes the balance of the rate increase requested in our 2017 filing (SERFF #GEFA-131152774) scheduled in the first year of the Multi-Year Rate Action Plan.

The one-time actuarial equivalent rate increases to the 199% and 103% planned through 2020 for policyholders with lifetime and limited benefits are 116% and 56%, respectively. These rate increases account for the portion of the rate increase of round one of MYRAP already approved by your state. GLIC is indifferent between accepting the one-time rate increases or the phased rate increase schedule over the next six years.

3. Justification of the Premium Rate Increase

In determining the need for a premium rate increase, GLIC considered the following:

- a) Claim termination rate assumptions were lowered in 2014 and again in 2016, resulting in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding magnified effect in the projections. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.
- b) The benefit utilization assumptions and methodology materially changed in 2014, which contributed to the significant increase in the DLR on existing claims and had a corresponding effect in the projections. Claimants are expected to use a higher portion of their Daily Payment Maximum than was previously assumed.
- c) More policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not sufficient to offset increased future incurred claims. The exhibits within this filing use the updated assumptions.
- d) Incidence rates were developed with benefit period as a new explanatory variable. Policies with a lifetime benefit period have higher incidence rates than non-lifetime policies. Since lifetime claims are longer than non-lifetime claims, total claim costs are higher, justifying a higher premium rate increase.

4. Marketing Method and Underwriting Description

Policies were primarily sold by captive agents that were provided leads from mass mailing responses.

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered by GLIC to be appropriate. Various underwriting tools were used in accordance with our underwriting requirements, including an application, medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
August 2018

PUBLIC

5. Description of Benefits

For policy forms under this coverage series:

- Certificates are individually underwritten and provide comprehensive long-term care coverage
- Both a non-tax qualified and tax qualified version may have been offered.
- The policy forms reimburse expenses incurred by the insured subject to the amount of coverage purchased and to the prevailing expense for non-institutional services.
- Premium payments will be waived for facility stays after 90 consecutive days of confinement.
- A nonforfeiture benefit rider may have been offered.
- Contains benefit eligibility requirements that are tied to Activities of Daily Living (ADL) deficiencies and cognitive impairment.

Applicants selected the following at issue:

- Daily Payment Maximum (DPM),
- Benefit Period, and
- Elimination Period.

Some forms also include simple benefit increase or compound benefit increase options which are selected at issue:

- The simple benefit increase option will increase the original daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured.
- The compound benefit increase option will increase the prior year's daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured.

6. Alternatives to the Proposed Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The available benefit and rate combinations are consistent with the combinations presented in the rate tables approved by the Department as part of the original filing. Several custom/individualized options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments.

Reduced Benefit Options. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long term care policies, customized options to adjust their benefits, including (where available):

1. Reduction in Daily Payment Maximum;
2. Reduction in Benefit Period;
3. Reduction or elimination of the Benefit Increase Option;

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
August 2018

PUBLIC

4. Increases in Elimination Period; and
5. Elimination of policy riders.

If a policyholder elects to reduce or eliminate the Benefit Increase option, they would retain any prior increases to their daily or monthly payment maximums.

Our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

Other options. GLIC will continue to offer the applicable nonforfeiture option to each policyholder. Policyholders that are eligible for the Contingent Nonforfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a nonforfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Nonforfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit, which provides a paid-up benefit equal to the total of premium paid, less any claims paid.

7. Premiums

7.1 Renewability and Applicability

These policies are guaranteed renewable for life, subject to policy terms and conditions. This filing is applicable to the base rates and associated riders of all inforce policies referenced in Section 1 of this actuarial memorandum.

7.2 Area Factors

Geographic area factors are not used in rating these policies.

7.3 Premium Classes

Premium rates are unisex, level (with the exception of approved rate increases) and payable for life. Premiums vary by issue age, daily payment maximum, benefit period, elimination period, benefit increase option, and any applicable riders selected.

7.4 Modalization Rules

The following table shows the modal factors that are applied to the annual premium for policies, and the percentage of insureds selecting each premium mode on a nationwide basis.

Premium Mode	Modal Factor	State Distribution		Nationwide Distribution	
		Lifetime	Limited	Lifetime	Limited
Annual	1.00	55.9%	52.7%	51.1%	47.1%
Semi-Annual	0.51	12.0%	13.6%	9.9%	11.7%
Quarterly	0.26	16.6%	20.8%	14.9%	18.6%
Monthly	0.09	15.6%	13.0%	24.1%	22.6%

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
August 2018

PUBLIC

Current rate tables reflecting any prior approved rate increase have been included in Appendix A. Corresponding rate tables reflecting any prior approved and the proposed rate increase have been included in Appendix B, attached separately. Please note that actual rates implemented may vary slightly from those set forth in Appendices A and B due to implementation rounding algorithms.

7.5 History of Previous Rate Revisions

A 12% rate increase for policies with lifetime benefits and a 12% rate increase for policies with limited benefits was accepted in Pennsylvania on 7/1/2008

A 18% rate increase for policies with lifetime benefits and a 18% rate increase for policies with limited benefits was accepted in Pennsylvania on 5/27/2011

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 3/8/2013 (SERFF #GEFA-128749448)

A 20% rate increase for policies with lifetime benefits and a 20% rate increase for policies with limited benefits was accepted in Pennsylvania on 12/29/2014 (SERFF #GEFA-129733583)

A 30% rate increase for policies with lifetime benefits and a 15% rate increase for policies with limited benefits was accepted in Pennsylvania on 4/26/2016 (SERFF #GEFA-130373076)

A 20% rate increase for policies with lifetime benefits and a 7% rate increase for policies with limited benefits was accepted in Pennsylvania on 12/5/2017 (SERFF #GEFA-131152774)

A cumulative rate increase of 197% for policies with lifetime benefits and of 134% for policies with limited benefits has been approved in your state.

7.6 Proposed Effective Date

This rate increase will apply to policies on their anniversary date, following a minimum 60-day policyholder notification period.

8. Actuarial Assumptions

Redacted pursuant to Section 16, below.

9. Development of the Proposed Rate Increase

In developing the proposed premium rate increase, the following has been considered:

- a) Although this block was priced under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio even after approval and implementation of this rate action will be substantially higher. This self-limited lifetime loss ratio does not imply that it represents either acceptable measures of profitability or minimum thresholds for future rate increase filings;
- b) Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in Pennsylvania are set forth in Exhibits Ia, Ib and Ic. Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in Pennsylvania and the proposed rate increase are set forth in Exhibits IIa, IIb and IIc;

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
August 2018

PUBLIC

- c) In order to ensure maximum credibility, exhibits are based on GLIC nationwide experience through December 31, 2017, for all the forms similar to the ones affected by this filing. Projected earned premiums and incurred claims are based on the assumptions described in Section 8 of this actuarial memorandum;
- d) The nationwide premium has been restated at Pennsylvania level, only reflecting your state's approved rate increases, in order to avoid subsidization among states;
- e) The proposed rate increase has been assumed to be implemented on Dec 1, 2019, in the projections; and
- f) Historical and projected earned premiums and incurred claims include provisions for waiver of premium.

10. Active Life Reserves and Claim Liability Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2017, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2017, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4.0%.

11. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

12. Future Rate Increases

GLIC intends to file for 74% lifetime/31% limited in 2020, in addition to any balance of the amounts requested but not approved on any rate increase filings made in Pennsylvania. The rate increase amounts to request in future filings pursuant to the Multi-Year Rate Action Plan are subject to change based on experience updates.

13. State Average Annual Premium Based on Exposed Lives

	Lifetime Benefit	Limited Benefit
Before Proposed Rate Increase	\$4,422	\$2,781
After Proposed Rate Increase	\$6,589	\$4,032

14. State and GLIC Nationwide Distribution of Business as of December 31, 2017 (Based on Exposed Lives)

Redacted pursuant to Section 16, below.

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
August 2018

PUBLIC

15. State and GLIC Nationwide Exposed Lives and Annualized Premium

	State		Nationwide	
	Lifetime	Limited	Lifetime	Limited
Number of Exposed Lives	918	1,557	16,614	27,505
Inforce Annualized Premium	\$4,059,718	\$4,330,274	\$62,349,085	\$69,223,775

16. Confidentiality

Pursuant to 65 P.S. § 67.101 et seq. (the "Right-to-Know Law"), Genworth Life Insurance Company ("GLIC") respectfully requests that the following sections to be treated as confidential and not subject to disclosure.

Section 8 of the Actuarial Memorandum (entitled, "Actuarial Assumptions"),

Section 14 of the Actuarial Memorandum (entitled, "State and GLIC Nationwide Distribution of Business as of December 31, 2017 (Based on Exposed Lives)"),

Exhibit Ia of the Actuarial Memorandum (entitled, "PCS I Policy Forms - Nationwide Experience Projection All Benefit Periods - with Pennsylvania Approved Rate Increase*"),

Exhibit Ib of the Actuarial Memorandum (entitled, "PCS I Policy Forms - Nationwide Experience Projection Lifetime Benefit Period - with Pennsylvania Approved Rate Increase*"),

Exhibit Ic of the Actuarial Memorandum (entitled, "PCS I Policy Forms - Nationwide Experience Projection Limited Benefit Period - with Pennsylvania Approved Rate Increase*"),

Exhibit IIa of the Actuarial Memorandum (entitled, "PCS I Policy Forms - Nationwide Experience Projection All Benefit Periods - with Requested 49%/45% Rate Increase*"),

Exhibit IIb of the Actuarial Memorandum (entitled, "PCS I Policy Forms - Nationwide Experience Projection Lifetime Benefit Period - with Requested 49% Rate Increase*"),

Exhibit IIc of the Actuarial Memorandum (entitled, "PCS I Policy Forms - Nationwide Experience Projection Limited Benefit Period - with Requested 45% Rate Increase*"),

The materials sought to be maintained as confidential are referred to as the "GLIC Confidential Materials" herein.

The GLIC Confidential Materials are being filed in connection with GLIC's request for a rate increase on certain long term care insurance products. However, these materials contain GLIC's confidential trade secrets, and/or other confidential proprietary information, including but not limited to actuarial formulas, statistics and/or assumptions, which are not generally known to, or ascertainable by proper means by, persons or entities other than GLIC who could obtain economic value from their disclosure or use.

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
August 2018

PUBLIC

65 P.S. § 67.101(a) sets forth Pennsylvania's general rule that a public record should generally be available for inspection by members of the public. However, under 65 P.S. § 67.708(b)(11), "trade secrets" and "confidential proprietary information" are explicitly excluded from the list of records that are subject to public disclosure under the Right-to-Know Law. Specifically, § 67.708(b)(11) states as follows:

(b) Exceptions: Except as provided in subsections (c) and (d) [neither of which apply here], the following are exempt from access by a requester under this act:

(11) A record that constitutes or reveals a trade secret or confidential proprietary information.

In turn, 65 P.S. § 67.102 (the "Definitions" section of the Right-to-Know Law) defines the term "trade secret," in pertinent part, as follows:

Information, including a formula, drawing, pattern, compilation, including a customer list, program, device, method, technique or process that:

(1) derives independent economic value, actual or potential, from not being generally known to and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use; and

(2) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy.

Section 67.102 defines the term "confidential proprietary information" as follows:

Commercial or financial information received by an agency: (1) which is privileged or confidential; and (2) the disclosure of which would cause substantial harm to the competitive position of the person that submitted the information.

Pennsylvania's insurance laws recognize the confidential nature of actuarial reports, work papers, and other materials supporting an actuarial opinion, and provide that they are not subject to disclosure under the Right-to-Know Law. See 40 P.S. § 443(d)(1)(i).

The GLIC Confidential Materials fall squarely within the disclosure exemptions for "trade secrets" and "confidential proprietary information" embodied within § 67.708(b)(11). In *Christopher M's Hand Poured Fudge, Inc. v. Hennon*, 699 A.2d 1272 (Pa. Super. Ct. 1997), Pennsylvania's Superior Court set forth six factors that courts can consider in determining whether information qualifies as a trade secret, including:

(1) the extent to which the information is known outside the owner's business; (2) the extent to which it is known by employees and others involved in the owner's business; (3) the extent of measures taken by the owner to guard the secrecy of the information; (4) the value of the information to the owner and to his competitors; (5) the amount of effort or money expended by the owner in developing the information; and (6) the ease or difficulty with which the information could be properly acquired or duplicated by others.

Id. at 1275. Each of these factors, along with the "substantial harm" element of the "confidential proprietary information" definition weighs heavily in favor of maintaining the confidentiality of the GLIC Confidential Materials.

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
August 2018

PUBLIC

GLIC and its predecessors have been providing long-term care insurance coverage to policyholders for more than 35 years. GLIC's lengthy experience in the long-term care insurance business has placed it in a unique position in the long-term care insurance marketplace, in that no other long-term care insurance carrier has as much experience in that line of business as GLIC and its predecessors. Because GLIC has been marketing long-term care insurance products longer than its competitors, it has been able to accumulate experience-related data that its competitors have not been able to gather. GLIC takes active measures to maintain the secrecy of the information in the GLIC Confidential Materials. Among other measures, GLIC obtains non-disclosure agreements with potential reinsurers before providing those potential reinsurers with any experience-related data. Furthermore, access to the data is limited and available only to employees of GLIC who are deemed likely to need the information in the course of their duties; those employees are subject to non-disclosure agreements under which they agree not to share the information except in furtherance of the business of GLIC.

The GLIC Confidential Materials discuss, among other things, GLIC's assumptions in pricing certain long-term care insurance products, GLIC's proprietary persistency and incurred claims data, and GLIC's policy demographics. In addition to pricing long-term care insurance products, GLIC's extensive data also allows it to effectively manage its policies, by enabling it to accurately set reserves and conduct reliable asset tests. None of this information is available to GLIC's competitors or to the public generally, and it is plainly protectable under the statutes discussed above. See *Giurintano v. Dep't of Gen. Servs.*, 20 A.3d 613, 615-17 & n.5 (Pa. Commw. Ct. 2011) (holding that the identities of interpreters hired by state contractor were excluded from public disclosure under 65 P.S. §67.708(b)(11) because the contractor (a) kept their identities confidential "to protect its investment," (b) the interpreters were "business assets," and (c) disclosing the identities "would cause substantial harm to the [contractor's] competitive position in the industry").

GLIC's accumulation of data over its long duration in the long-term care insurance business has come at a substantial cost. For numerous years, GLIC had to price and manage policies without having the benefit of the extensive data and experience that it now possesses. GLIC endured substantial losses on many of those policies that did not perform as expected, and GLIC has incurred and will continue to incur billions of dollars of claims on these policies.

If the GLIC Confidential Materials are released to the public, GLIC would be deprived of its hard-earned competitive advantage, which would cause substantial harm to the company. GLIC's competitors could use GLIC's data and assumptions to price long-term care insurance policies as well as GLIC, without the work, time, expense, and (most significantly) the previous losses that GLIC incurred. If the GLIC Confidential Materials were disclosed, GLIC's competitors would be permitted to exploit GLIC's hard-earned, proprietary information for their own benefit, and to GLIC's competitive and economic disadvantage. See *Smith Butz, LLC v. Pa. Dep't of Env'tl. Prot.*, ___ A.3d ___, 2017 WL 1833472, at *9 (Pa. Commw. Ct. 2017) (finding that records that would enable the company's competitors to copy valuable and proprietary business methods constituted confidential proprietary information and/or trade secrets). For these reasons, GLIC respectfully submits that the GLIC Confidential Materials are exempt from disclosure pursuant to 65 P.S. §67.708(b)(11), and requests that they be treated as confidential by the Pennsylvania Insurance Department.

This submission is the redacted, publicly-available version of GLIC's Actuarial Memorandum. A complete, confidential, unredacted version of GLIC's Actuarial Memorandum has been filed separately.

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
August 2018

PUBLIC

17. Actuarial Certification

I am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8, 18, 23, 25 and 41.

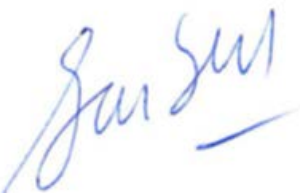
I have relied on historical cash flows and projections completed by GLIC's Inforce Actuarial Data, Modeling & Process Improvement team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on statutory valuations as of December 31, 2017, for Claim Reserves (i.e., Disabled Life Reserves and Pending Claims reserves), Incurred But Not Reported reserves, and Dead But Not Reported reserves provided by GLIC's Long Term Care Valuation team.

I have also relied on assumptions developed by GLIC's Long Term Care Experience Studies team in collaboration with other GLIC actuaries. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing. Genworth's Assumptions Governance Committee has endorsed these assumptions and Genworth's Executive Council has reviewed and formally approved the assumptions.

I have reviewed and taken into consideration the policy design and coverage provided and GLIC's underwriting and claims adjudication processes.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of your state when the original issued rates were first filed and accepted. In my opinion, the rates are not excessive or unfairly discriminatory.



Vanesa L. Barbera, A.S.A., M.A.A.A.
Assistant Vice President & Actuary
Genworth Life Insurance Company
August 10, 2018

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
August 2018

PUBLIC

Exhibit Ia: PCS I Policy Forms - Nationwide Experience Projection All Benefit Periods - with Pennsylvania Approved Rate Increase*

Redacted pursuant to Section 16, above.

Exhibit Ib: PCS I Policy Forms - Nationwide Experience Projection Lifetime Benefit Period - with Pennsylvania Approved Rate Increase*

Redacted pursuant to Section 16, above.

Exhibit Ic: PCS I Policy Forms - Nationwide Experience Projection Limited Benefit Period - with Pennsylvania Approved Rate Increase*

Redacted pursuant to Section 16, above.

Exhibit IIa: PCS I Policy Forms - Nationwide Experience Projection All Benefit Periods - with Requested 49%/45% Rate Increase*

Redacted pursuant to Section 16, above.

Exhibit IIb: PCS I Policy Forms - Nationwide Experience Projection Lifetime Benefit Period - with Requested 49% Rate Increase*

Redacted pursuant to Section 16, above.

Exhibit IIc: PCS I Policy Forms - Nationwide Experience Projection Limited Benefit Period - with Requested 45% Rate Increase*

Redacted pursuant to Section 16, above.



[company name short]
[company addr 1]
[company addr2]
[company city, st zip]

Important Change – Decision Required

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

Dear [Insured_name1][and [insured name2]],

Thank you for choosing Genworth for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that [**<if not (Choice 2 & 2.1)>**, as a result of higher than expected aggregate policyholder claims costs,] **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy].** [**<if phased>This increase will take place in a phased manner, over multiple years, as detailed on the enclosed option page.**] Please note that this increase is not due to a change in your health, age, or claims history.

We appreciate the financial difficulty premium increases can cause. That is why we are offering coverage adjustment options to help you manage your premium cost while still maintaining important coverage. The enclosed pages outline these options along with your personalized information. We encourage you to discuss your options with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, we encourage you to visit [Genworth.com/LTCpremiums].

Once again, thank you for being a Genworth policyholder.

Sincerely,

[Signature image]

[Elena K. Edwards]
[Senior Vice President]

The premium on your long term care insurance policy is increasing.

You have [3] options:

- 1 Keep your current coverage the same and pay the premium increase
- 2 [Review and Adjust your coverage to reduce your premiums]
- 3 [**<if nonfor available> {See Addendum for CNF, OLB, & NFO text variations}**]

Long Term Care Insurance

Premium Increase Notice

[mm/dd/yyyy]
[company name long]
[Company Copyright]

Insured:

[Insured_name1]
[Insured_name2]

Policy Number:

[policy_number]

Agent:

[servicing agent name]
[servicing agency name]
[servicing_agent_address1]
[servicing_agent_address2]
[servicing_agent_address3]
[servicing_agent_address4]
[servicing_agent_address5]
[servicing_agent_phone]

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]

Fax: [company_fax]
[Genworth.com/LTCpremiums]

P.S. This premium increase notice is not a bill [**<if not EFT> - you will be billed separately.**] Please take time to read the Important Information Regarding This Premium Increase included with this letter.

Addendum

NOTE: gray shading on previous page indicates print in blue font

For point #3 in top right:

[< if CNF > Pay nothing more by electing the Contingent Nonforfeiture Benefit < or if OLB > Pay nothing more by electing the optional limited benefit < or if NFO > Pay nothing more by exercising your Non-Forfeiture rider]



Coverage Options

Customer service:
[company_name short]
[company_address 1]
[company_city state zip]
[company_phone]
[company_hours2]
[company_hours1]
Fax: [company_fax]

Page [1] of [m]

< if values available >

The median monthly cost of care provided in your area:

In Home Care \$[99,999.99] (Based on 44 hours/week)

Assisted Living \$[99,999.99]

Nursing Home \$[99,999.99]

Genworth [2017] Cost of Care Study

Policyholder[s]:

[insured_name2]

Date:

[insured_name2]

Policy number:

[mm/dd/yyyy]

Premium before increase:

[policy number]

\$[99,999.99] [annually]

1 Keep current coverage		2 Review & Adjust your coverage	
See addendum for variable text		See addendum for variable text	
[Monthly maximum benefit]	\$[5,400.00]	Alternative [A] \$[5,400.00] [3 years] [Simple 5%] [100 days] \$[99,999.99]	Alternative B \$[5,400.00] [3 years] [Simple 5%] [100 days] \$[99,999.99]
[Benefit period]	[4 years]		
[Inflation protection]	[Simple 5%]		
[Elimination period]	[100 days]		
[Annual] premium [*]	\$[99,999.99]		
3 Pay nothing more		[\$[99,999.99] Paid up policy benefit [Contingent Non-Forfeiture]	

< if phased > * IMPORTANT: This policy's premium increase is being phased in over multiple years; the increase schedule is listed on the reverse. The premiums quoted above reflect the final phase of this premium increase. The amount of this phased [annual] premium increase will vary depending on your selection above. Benefit amounts quoted above are current as of [October 1, 2017].

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed < if endorsement > endorsement and Important Information Regarding This Premium Increase. Please read all documents before making a decision. The options shown here are quotes and may change.

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options above, please check the blue box to indicate your choice, then sign and return this form by fax or mail [in the enclosed envelope] by: [Mmmmm dd, yyyy]

Policyholder Signature

Date

< if shared > Policyholder Signature

Date

By signing, you represent and agree that (1) we are authorized to process the requested change to your policy, (2) the change will not be effective until reflected in a policy amendment we send to you, (3) the benefits and premiums quoted above are subject to confirmation and may change, and (4) you have read and understand the information on this form and the enclosed documents, including the Important Information Regarding This Premium Increase. {Note: If phased, premiums quoted on this page are the final phased premiums.}

< if phased premiums >

Coverage Options

Page [2] of [m]

Policyholder[s]: [insured name1]
[insured name2]
Date: [mm/dd/yyyy]
Policy number: [policy number]
Premium before increase: [\$9,999.99] [annually]

Phased Premiums:

The amount of the phased [annual] increase to your premiums will vary depending on your selection on the first page.

Date of phased increase	Keep current coverage:	[Alternative A]	[Alternative B]	[Alternative C]
[mm/dd/yyyy]	[\$9,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
...
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]

Addendum:

Text for #1 "Keep current coverage":

If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by [mm/dd/yyyy] [< if phased> the first phase of] this [999.999%] increase will take effect.

Text for #2 "Adjust your coverage":

If you are comfortable reducing your benefits, the alternative[s] below [is <or> are] designed to provide different levels of cost and coverage as you evaluate your current needs. There may be other ways that you can reduce your benefits and premiums beyond [that <or> those] listed.

Text for #3 "Pay nothing more":

If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of the option in the enclosed [< if CNF or OLB> endorsement and] Important Information Regarding This Premium Increase. The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option.



Genworth Life
Genworth Life of New York
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company and
Genworth Life Insurance Company of New York*

Page 1 of [m]

About this premium increase

This premium increase is based on our expectation of aggregate future claims by our insureds. All policyholders in your class are receiving this rate increase and it is not due to a change in your individual health, age, claims history, or any other individual characteristic. We are implementing this increase in accordance with the laws and regulations of [issue state name] in which your policy was issued for delivery. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurance carriers, like Genworth, to support rate increase requests with actuarial justification. For additional information regarding premium increases, please go to [Genworth.com/LTCpremiums].

Guaranteed renewable

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible<or>likely] that your premium will increase again in the future.

Benefits

The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

Considerations related to reducing your benefits

All of the options available to you as alternatives to paying the full premium increase may not be of equal value. Some states require policyholders to maintain minimum benefit levels, which may reduce the options available. [**<if Partnership>** If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.]

Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the Coverage Options page for further details.

[**<if limited pay>** Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required including rate increases. Careful consideration should be given before selecting an option that stops further payments. Our customer service representatives would be happy to discuss this option with you.]

<For those with unlimited benefits in states where different rate increase percentage approved for lifetime vs. limited> Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher because expected aggregate claims are disproportionately greater for these policyholders. When policyholders reduce their benefit period from an unlimited to limited benefit period (for example, from unlimited to a 5-year benefit period) the new premium would then be subject to the premium rate increase applicable to [policies] with the selected limited benefit period.

* Only Genworth Life Insurance Company of New York is licensed in and conducts business in New York.

<if CNF or OLB, or NFO rider>

Select a Limited Benefit with No Further Premium Requirement

<if OLB>You may elect an **Optional Limited Benefit**. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit, which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium

paid, excluding waived premium, less any claims paid. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

<OR>

<if NFO Rider on Policy >

You may exercise the **Non-Forfeiture Rider**. Your policy includes the Non-Forfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider.

Please note: This rider could significantly reduce the policy benefit. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>

<if CNF >

You may elect a **Contingent Non-Forfeiture Benefit**. This rate increase qualifies you to receive a Contingent Non-Forfeiture Benefit which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your policy benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefit. Please review the Contingent Non-Forfeiture Benefit Endorsement for more detailed information prior to making this election.

Waiver of premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. If your policy does not provide a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, the new required premium will be automatically deducted from your bank checking account. If you are using a third-party account or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new required premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing, signed by you, and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

Rate increase history

In accordance with the requirements of [issue state name] where your policy was issued for delivery, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Genworth companies.

About Genworth

Genworth companies began selling long term care insurance in 1974 and have been the largest provider of long term care insurance policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its companies' reserves are adequate and appropriate at this time. To obtain information regarding Genworth company financial strength, please visit [\[genworth.com\]](http://genworth.com).